INFORMATION DISCLOSURE CITATION

ATTY DOCKET NO.
BTI 01.01D

APPLICANT(S)
LUDWIG ET AL.

FILING DATE

SERIAL NO.
09/825,234

GROUP

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iDU	5,842,185	11/24/98	CHANG	CEY ET AL.	705	40				
	6,032,133	2/29/00	HILT	ET AL.	705	40				
	5,383,113	1/17/95	KIGHT	ET AL.	364	401				
	5,943,656	8/24/99	CROOKS ET AL.		705	30				
	5,727,249	3/10/98	POLLIN		705	40				
	5,873,072	2/16/99	KIGHT ET AL.		705	40				
	5,483,445	1/9/96	PICKERING		364	406				
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	5,699,528	12/16/97	HOGA	N	395	240				
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DU	Knudson, Scott E.; Walt Electronic Data Intercha	Knudson, Scott E.; Walton, Jack K., III; Young, Florence M.; Business-to Business Payments and the Role of Financial Electronic Data Interchange, Federal Reserve Bulletin, April 1994, pgs. 269-278.								
DK	Moseley, Lonnie E.; Boo 1123/1124.	Moseley, Lonnie E.; Boodey, David M., Mastering Microsoft Office 97, Professional Edition, Second Edition, 1997, pgs. 1123/1124.								
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ATTY DOCKET NO. SERIAL NO. BTI 01.01D 09/825,234 INFORMATION DISCLOSURE CITATION APPLICANT(S) (Use several eneets if necessary) LUDWIG ET AL. GROUP OR 1 2 7001 FILING DATE **APRIL 3, 2001** FRADE DOOL **U.S. PATENT DOCUMENTS** FILING DATE 'EXAMINER CLASS SUBCLASS DOCUMENT NUMBER DATE NAME IF APPROPRIATE INITIAL 395 240 7/15/97 **LANDRY** 5,649,117 ANDERSON ET AL. 364 900 11/20/84 4,484,304 SHAVIT ET AL. 364 401 1/17/89 4,799,156 408 4/18/89 **DEMING** 364 4,823,264 SMITH ET AL. 364 408 5/5/92 5,111,395 THOMSON ET AL. 283 58 6/16/92 5,121,945 408 LAWLOR ET AL. 364 5,220,501 6/15/93 2/1/94 **ANDERSON** 380 24 5,283,829 ADAMS ET AL. 340 172.5 4/6/71 3,573,747 6/22/93 SHARPE ET AL. 364 406 5,222,018 340 172.5 8/29/72 QUINN 3,688,276 **FOREIGN PATENT DOCUMENTS** TRANSLATION DATE COUNTRY CLASS SUBCLASS DOCUMENT NUMBER YES (Including Author, Title, Date, Pertinent Pages, Etc.) OTHER DOCUMENTS An Overview of Electronic Bill Presentment and Payment Operating Models, prepared by the Business Practices Task Force of NACHA's Council for Electronic Billing and Payment, April 9, 1999, pgs. 1-12. DK DATE CONSIDERED **EXAMINER** EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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DK	4,186,438	1/29/80	BENSO	ON ET AL.	364	200		
1	4,346,442	8/24/82	MUSMANNO		364	408		
7	4,376,978	3/15/83	MUSMANNO		364	408		
	4,674,044	6/16/87	KALMUS ET AL.		364	408		
	4,677,552	6/30/87	SIBLEY, JR.		364	408		
	4,449,186 5/15/84		KELLY ET AL.		364	407		
	4,694,397	9/15/87	GRANT ET AL.		364	408		
	5,832,460	11/3/98 I		BEDNAR ET AL.		27		
	4,759,063	7/19/88	CHAUM		380	30		
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